

**Fill in this information to identify the case:**

Debtor 1 Jane R. Andrick

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: Northern District of Ohio

Case number 17-50555-amk

## Official Form 410S1

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

U.S. Bank Trust National Association,  
Name of creditor: as Trustee of the Chalet Series IV Trust

Court claim no. (if known): 1-1

Last 4 digits of any number you use to  
identify the debtor's account: 5 6 6 2

Date of payment change:  
Must be at least 21 days after date of this notice 10/06/2022

New total payment: \$ 1,450.73  
Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**

- ☒ No
- ☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ \_\_\_\_\_ New escrow payment: \$ \_\_\_\_\_

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- ☐ No
- ☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: 6.875% New interest rate: 7.875%

Current principal and interest payment: \$ 947.50 New principal and interest payment: \$ 982.52

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_ New mortgage payment: \$ \_\_\_\_\_

Debtor 1

Jane R. Andrick

First Name

Middle Name

Last Name

Case number (if known) 17-50555-amk**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.



I am the creditor.



I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ Molly Slutsky Simons

Signature

Date 02/24/2022

Print:

Molly Slutsky Simons

First Name

Middle Name

Last Name

Title Attorney for Creditor

Company

Sottile & Barile, Attorneys at Law

Address

394 Wards Corner Road, Suite 180

Number

Street

Loveland

City

OH

State

45140

ZIP Code

Contact phone

513-444-4100Email bankruptcy@sottileandbarile.com

MICHAEL T ANDRICK  
3865 MORELAND AVE  
STOW OH 44224

September 2, 2022

RE: Loan Numbe

### Subsequent Interest Rate Adjustment Notice

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. SN SERVICING CORPORATION, THEIR EMPLOYEES, AGENTS AND ATTORNEYS ARE ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED BY US WILL BE USED FOR THAT PURPOSE. TO THE EXTENT THAT YOU MAY HAVE RECEIVED A DISCHARGE IN BANKRUPTCY THIS COMMUNICATION SHOULD NOT BE CONSTRUED AS INTENT TO SUBJECT YOU TO PERSONAL LIABILITY FOR THE DISCHARGED DEBT.

#### Changes to Your Mortgage Interest Rate and Payments on September 6, 2022

Under the terms of your Adjustable-Rate Mortgage (ARM), you had a 6 month period during which your interest rate stayed the same. That period ends on September 6, 2022, so on that date your interest rate and mortgage payment change. After that, your interest rate may change every 6 months for the rest of your loan term.

	Current Rate and Monthly Payment	New Rate and Monthly Payment
Interest Rate	6.875%	7.875%
Total Monthly Payment	\$1,415.71	\$1,450.73 (due October 6, 2022)

**IMPORTANT:** To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this statement is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, Creditor retains rights under its security instrument, including the right to foreclose its lien.

**Interest Rate:** We calculated your interest rate by taking a published "index rate" and adding a certain number of percentage points, called the "margin." Under your loan agreement, your index rate is the 1st B.Day-6 Mo WSJ LIBOR and your margin is 6.41%. The 1st B.Day-6 Mo WSJ LIBOR index is published Monthly in The Wall Street Journal. The index rate plus margin will be rounded to the nearest 0.125%.

**Rate Limits:** Your rate cannot go higher than 17.02%, or lower than 6.41% over the life of the loan. Your rate can increase every months by no more than 1.00%. Your rate can decrease every 6 months by no more than 1.00%.

**New Interest Rate and Monthly Payment:** The table above shows your new interest rate and new monthly payment. These amounts are based on the 1st B.Day-6 Mo WSJ LIBOR index, your margin, your loan balance of 69,814.95, and your remaining loan term of 96 months.

**Prepayment Penalty:** None

Please continue to mail your payments as previously directed. The title and telephone number of a person who will answer any question you may have regarding this notice is:

Name: Juan Fernandez  
Title: Asset Manager  
Toll Free Number: (800) 603-0836, ext: 2713

**\*If your account is not contractually current, the new payment amount will not go into effect until your loan is due for 10/06/2022.**

**\*\*The index value used is the published value, as of the effective date stated on your Note, in the printed edition of the Wall Street Journal.**

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF OHIO  
AKRON DIVISION**

In Re:	Case No. 17-50555-amk
Jane R. Andrick	Chapter 13
Debtor.	Judge Alan M. Koschik

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**CERTIFICATE OF SERVICE**

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I certify that on September 9, 2022, a true and correct copy of this Notice of Mortgage Payment Change was served:

Via the Court's ECF System on these entities and individuals who are listed on the Court's Electronic Mail Notice List:

Michael George, Debtor's Counsel  
mgeorge@ohiolegalclinic.com

Keith Rucinski, Trustee  
efilings@ch13akron.com

Office of the U.S. Trustee  
(registeredaddress)@usdoj.gov

And by regular U.S. Mail, postage pre-paid on:

Jane R. Andrick, Debtor  
3865 Moreland Ave  
Stow, OH 44224

Respectfully Submitted,

/s/ Molly Slutsky Simons

Molly Slutsky Simons (0083702)  
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Attorney for Creditor